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**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3621**

PATENT

Customer No. 22,852

Attorney Docket No. 05793.3031-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Mayur MANIAR et al.)	Group Art Unit: 3621
)	
Application No.: 09/651,320)	Examiner: B. Bayat
)	
Filed: August 31, 2000)	Confirmation No. 3899
)	
For: METHOD FOR ESTABLISHING A)	
CREDIT LIMIT)	

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In reply to the Final Office Action mailed July 5, 2005, Applicants responds as follows:

Remarks/Arguments begin on page 2 of this paper.